

Appl. No. 09/973,626
Amdt. Dated Jan. 15, 2004
Reply to Office action of Oct. 16, 2003

Amendments to the Drawings:

The attached sheet of drawings includes changes to Fig. 2. This sheet, which includes Fig. 1-2, replaces the original sheet including Fig. 1-2. In Figure 2, previously omitted element 13 has been added.

Attachment: Replacement Sheet
 Annotated Sheet Showing Changes

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REMARKS/ARGUMENTS

In the specification, the paragraphs [0021] and [0045] have been amended to correct minor editorial problems. The new paragraph [0075.1] added after paragraph [0075] discusses in general terms the features taken from example 4.

In amended Figure 2, the previously omitted element numeral 13 has been added.

Claims 6-10 and 12--13 remain in this application. Claims 1-5 and 11 have been canceled. Claims 7 and 8 have been withdrawn.

The applicants accepts that the examiner has acknowledged that claims 6 and 9-10 are directed to allowable subject matter. Claim 7-8 have been withdrawn as the result of an earlier restriction requirement. Claim 13 adds an additional feature from example 2 in the specification.

In view of the examiner's earlier restriction requirement, applicants retains the right to present claims 7-8 in a divisional application if at a later date the applicants should do so.

Applicants respectfully request that a timely Notice of Allowance be issued in this case.

Respectfully submitted
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[0075] AMENDMENTS TO THE DRAWINGS

Fig. 1. Monetary Cards activation at the point of sale .

Activated by a existing monetary transaction terminal.

Figure 1 displays a pre paid cash card of the invention being passed through a scan reader by utilizing a magnet strip, identifying that certain cash card of its own tracking number and stored value at the monetary transaction system. As can be seen in this drawing, a scan reader of the structure and connected at points diametrically opposite each other on the circumference. Activating the monetary card at the point of sale and completing the transaction by giving the purchaser a receipt at the completion of the sale.

[0075.1] An optional feature of the new Claim [0013] of the articles, listings [0014] thru [0022] of the invention is the addition of articles to the Taylor Pre Paid Cash Cards to provide protection from any contents which might be caustic. For caustic solutions [the pre paid cash cards can be made of a durable plastic material]. The featured articles of the diverse properties [pictures, colors, text, numbers, plastics, art, magnetic strips, trademarks] can be provided to the surface of the cash card during the manufacturing process or for an aesthetic appeal is desired, the pre paid cash cards can be any [[of]] one of many attractive colors that can be added in a later step.

Fig. 2. Activation posted from scan system to an existing monetary transacting terminal computer.
In amended Figure 2, the previously omitted element 13 listings of the Claims has been added .

Fig. 3. A secondary barcode activated by scanning the card at an existing monetary transaction terminals, using counter scanners, pole scanners and/or hand scanners, in the event that the magnetic strip becomes damaged or faulty.

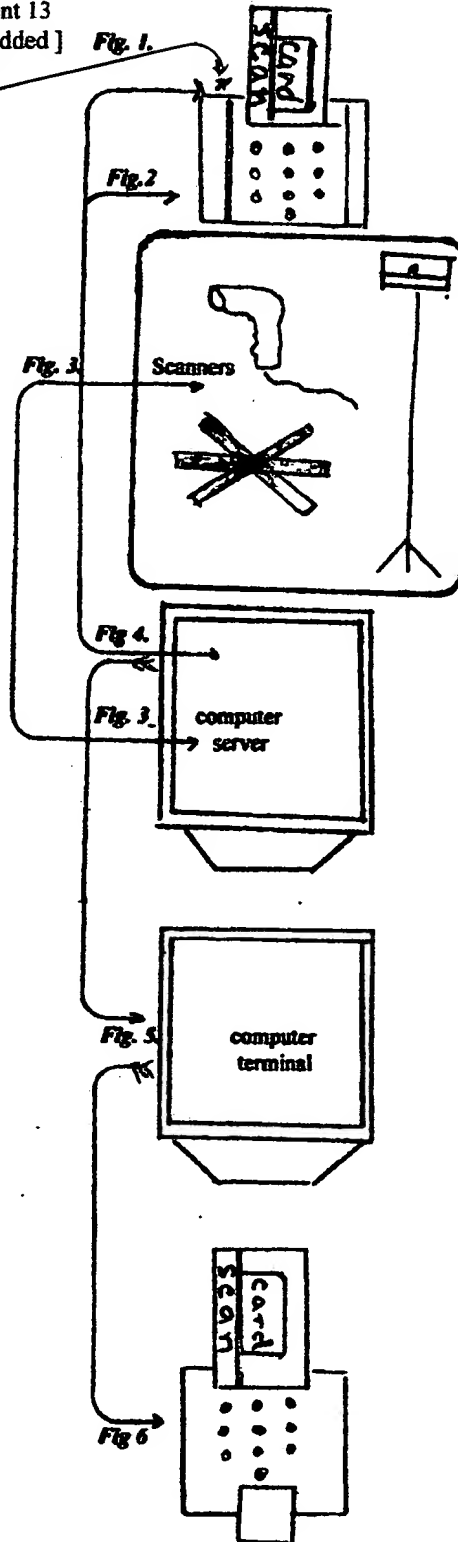
Fig. 4. Using a existing monetary transaction terminal receiver of transferred monetary funds and executer of return customer monetary funds. Using an existing monetary transaction terminal.

Fig. 5. Utilizing a cash monetary card as shown in Fig.1& 2. for payment at an existing monetary transaction terminal .

Fig. 6. Receiving a card balance and receipt at the point of last monetary transaction.

[element 13

is added]



**Fig. 7. Front view of the monetary value, stored in the card.
Cash card number and first barcode.**

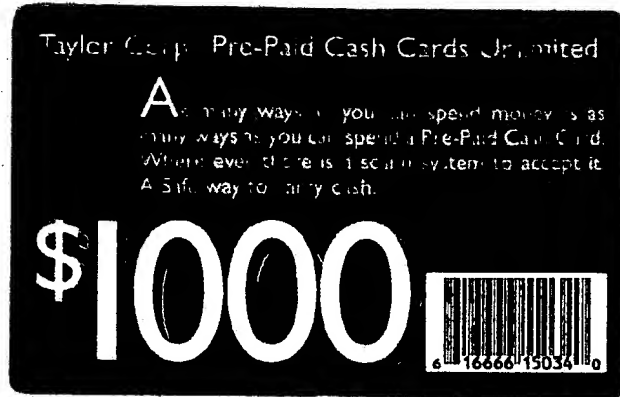
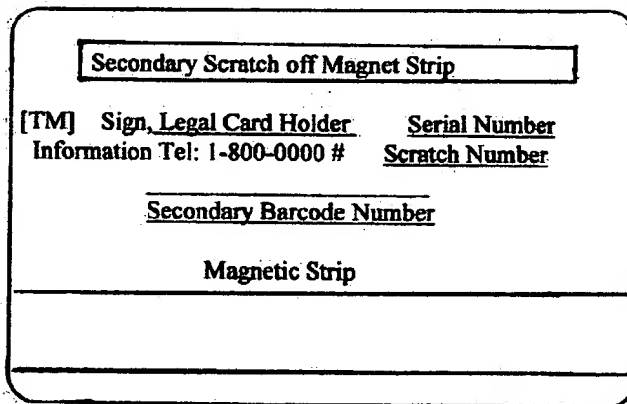


Fig. 8. Back view description information of pre paid cash card.





Application/Control Number: 09/973,626
Art Unit: 2876: U.S. Patent Application
Number: 20040267622

Taylor Corporation Pre Paid Cash Cards
Unlimited :

Inventors: John D. & Steve K. Taylor
Pro se

Amendments to the Claims are reflected
in the listings of claims which begins on
page 1 of this paper and ends on page 3.

What I (we) claim is:
[001] - [005] has been canceled.

[006] Allowable Subject Matter
to remain in this application

a method comprising: presenting said
cash cards for payment, money stored in a
card, at an existing transaction terminal, to
be spent as cash or receive cash from a card,
by the purchaser or the legal card holder,
utilizing a magnetic strip on a card, an
existing monetary transaction terminal.
Cards are; Taylor pre paid cash cards
unlimited, pre paid currency cards, pre paid
money cards, pre paid monetary cards, pre
paid funds cards, pre paid bucks cards and
pre paid cash cards are the product and
invention created by Taylor's Pre Paid Cash
Cards Unlimited. Registered and originally
disclosed in applicants application
09/973,626 art unit 2876 found on page 107
& 130, assorted monetary cash cards and
text in the registered copyright picture.

[007] and [008] In view of the examiner's
earlier restriction requirement, applicants
retains the right present claims 7-8 in a
divisional application should applicants
apply for a divisional application.

[009] - [010] are directed to allowable
subject matter.

[009] (Currently Amended)

3. The method of claim 1 further
comprising:

a.) a pre paid cash card using a barcode
on the front of the card that verifies the
monetary value of the cash card at the point
of sale, utilizing a scanner at an existing
monetary transaction terminal. Receiving
a receipt of stored monetary value in the
card, at the sale of the cash card.

b.) "Under normal circumstances"
using a secondary barcode could retrieve
the same monetary stored value information
originally stored. Should the front barcode
or magnetic strip be scratch damaged, sun
blistered or polarized by other magnet
sources that would wipe the magnet strip
clean or card becomes faulty. By utilizing
an existing monetary transaction terminal.

[0010] Original Allowable Subject Matter

4. A Taylor pre paid cash card
comprising:

a.) a magnetic strip containing a 20-
digit printed tracking number. Each card
contains its own separate tracking number
and serial number that identifies that one
certain cash card and scratch off PIN
number, that provides the stored monetary
value of the cash card. And a 4-digit market
outlet to track where the cash card was sold
from.

[0011] has been canceled .

[0012] Allowable Subject Matter
to remain in this application

c.) a pre paid cash card comprising:

(1) a method process to sale a card
for cash, to use as cash in a card. A card
sold at outlet markets (over the counter),
by commercial institutions, the internet and
existing transaction terminals that sale pre
paid cash cards.

(2) a method process for the public
to buy a card for cash. At market outlets
(over the counter), commercial transaction
institutions, the internet and existing

transaction terminals that sale the pre paid cash cards.

(3) a method and process to use cash in a card, having monetary value, for receiving cash or making payment, at an existing transaction terminal.

(4) a method process to sale to the public a card for cash, cash received by an existing transaction terminal, for the monetary value stored in/on the cash card.

(5) a method process: to present a card for payment or receive cash at an existing monetary transaction terminal, up to stored value in the cash card.

(6) a method process presenting a card utilizing a barcode located on the front of the cash card used in validating the stored value, stored in the cash card , activated at the point of sale, utilizing a scanner at an existing transaction terminal.

(7) a method process utilizing a printed card with a 20-diget tracking number on the front cash card for transaction payment on the internet. Each card having its own tracking number and serial number.

(8) a method process, utilizing a card having a magnetic strip on the back of the cash card, used at an existing monetary transaction terminal, that validates the value remaining in each cash card, leaving the balance and receipt after the last transaction had been made, up to the expired stored value in the cash card has been used.

(9) a method process to purchase small, medium or large cash cards having stored monetary value of (\$ 50.00 up to a \$1000.00 or more).Stored cash in a card, to use as cash in a card, by the legal card holder.

[0013] (New):Claim (0013) adds additional featured elements and examples in the specifications and remain in this application. Also shown in drawings Fig. 2 (10.) (Trade Secret) a method of claim 1 comprising: applicants presenting specific

relationship between the disclosed features and the specific cash card method processes, subject matter and elements expression liken to utilizing a money order,(related examples found in example 2 of [0014] thru [0022]) specifically disclosed and identified on page 2 & 3 as follows;

[0014] a.)(1) to sale a card for cash to the public, over the counter from market outlets giving the cash cards stored monetary value.

(2) example: to sale a money order for cash to the public, over the counter from market outlets, giving the money order stored monetary value.

[0015]

b.)(1) a receipt is given at the point of sale verifying the stored monetary value of the pre paid cash card.

(2) example: a receipt is given at the point of sale verifying the stored monetary value of the pre paid money order.

[0016]

c.)(1) Purchaser can purchase various valued size pre paid cash cards, stored monetary value, money or cash in a card.

(2) example: Purchaser can purchase various amounts of money orders, stored monetary value, in a money order.

[0017]

d.)(1) Pre Paid Cash Cards are for all the public to buy and/or spend as cash. Cash in a card and/or stored monetary value in a Taylor Pre Paid Cash Card and/or cards.

(2) example: money orders are for all the public to buy and/or spend as cash . Cash in a money order and /or stored monetary value in a money order.

[0018]

e.)(1) Taylor Pre Paid Cash Cards are worth in stored monetary value, the amount paid by the purchaser, less a small user fee.

(2) example: money orders are worth in stored monetary value, the amount paid by the purchaser, less a small user fee.

[0019]

f.)(1) Taylor's Pre Paid Cash Cards are activated at the point of sale. To use by the purchaser, immediately, by use of a cash card utilizing a magnetic strip at an existing monetary transaction terminal.

(2) example: money orders are activated at the point of sale to be used by the purchaser, immediately, at an existing monetary transaction terminal.

[0020]

g.)(1) Purchase a Taylor pre paid cash card today, use it up, then throw it away, then buy another one, or reload if you wish. A safe way to carry cash in a card, next to cash, it's the best way to go. "Bar None"

(2) example: money orders, use them up, then buy another one, if you wish.

Amendments to the Specification

[0021]

h.)(1)(a) In the construction of the pre paid cash cards of this invention, various materials have been selected [[and]] which offer a number of diverse properties [pictures, colors, texts, numbers, plastic, art, magnetic strips, trademarks] and allow for varied functions of the article. For caustic solutions, the pre paid cash cards can be made of a durable plastic material. Where an aesthetic appeal is desired, the pre paid cash cards can be any [[of]] one of many attractive colors. The following list of properties serves to define possible uses for the Taylor Pre Paid Cash Cards.

[0022]

h)(1)(b)utilizing a magnetic strip, each cash card has its own serial number identifying that certain cash card.

(2) example: each and every money order has its own tracking number and serial number that identifies that certain money order from its point of origin to completion at an existing monetary transaction terminal.

[0023]

Defining Elements, Elements of Expressions and Subject Matter [0023] thru [0035]

5. A Taylor pre paid cash card method of claim 1 further comprising: of paragraph [0045] a.) Figure 1 displays a Taylor pre paid cash card of the invention being passed through a scan card reader by utilizing a magnet strip and /or barcode, identifying that certain cash card of its own tracking number and stored value at a monetary transaction system. As can be seen from the drawing, a scan card reader of the structure and connected at points diametrically opposite each other on the circumference. Activating the monetary card at the point of sale and completing the transaction by giving the purchaser a receipt at the completion of the sale.

[0024]

b.) a cash card comprising: that is used, by the public as cash in a card, having stored monetary value. Utilizing a card having a magnetic strip on the back side of the card, at an existing monetary transaction terminal.

[0025]

c.) a cash card comprising: is a hand held, wallet size card, containing monetary stored value, utilizing a barcode and a magnetic strip at an existing monetary transaction terminal.

[0026]

d.) a cash card comprising: having a barcode on the front face of the card, scanned at the point of sale, loading and verifying the stored monetary value, at an existing monetary transaction terminal.

[0027]

e.) a cash card comprising: having a secondary barcode on the back side of the card, that can be scanned to retrieve information of the cash card, should the magnet strip become damaged or faulty.

[0028]

f.) a cash card comprising: its own separate serial number and 20-digit printed tracking number on the face of the cash card, that is utilized upon presenting said cash card for payment, on the internet, at an existing monetary transaction terminal.

[0029]

g.) a cash card method comprising: of presenting the cash card for payment by the purchaser or legal card holder, will receive a receipt and a cash card balance at an existing monetary transaction terminal.

[0030]

h.) a cash card comprising: a card having certain monetary value, when purchased is activated at the point of sale, to use up to the stored monetary value. Buy a Cash Card today, Use It up, then throw it away, or reload if you wish.

[0031]

i.) a cash card comprising: products that includes pre paid cash cards, pre paid money cards, pre paid monetary cards, pre paid currency cards, pre paid funds cards, and pre paid bucks cards.

(1) a safe way to carry cash in a card.

(2) a safe way to carry large amounts cash in a card.

[0032]

j.) a cash card comprising: a method of buying or purchasing a card for cash money. A new and useful improvement process and composition of matter to manufacture cash card products that includes pre paid cash cards, pre paid money cards, pre paid monetary cards, pre paid currency cards, pre paid funds cards and pre paid bucks cards. A combination of combined card entities, money stored in card.

[0033]

k.) a cash card comprising: a method of loading or reloading a monetary card from an existing transaction terminal, by adding

cash monetary value deposits, from public payrolls, market payrolls, industrial payrolls, commercial payrolls, public banking accounts. By utilizing a magnetic strip or a card number, at an existing monetary transaction terminal and/or utilizing an existing internet monetary transaction service. Creating a monetary cash card worth amount paid or deposited, less a small user fee.

[0034]

l.) a cash card comprising: a Taylor pre paid cash card product, money stored in a card, to spend as cash or receive cash, by the legal card holder, up to the stored monetary value of the cash card.

[0035]

m.) a cash card comprising: of a Taylor cash card product that is sold to any person for money and a small user fee.

[0036]

n.) a cash card comprising: of Taylor pre paid cash card and/or cards: the first original registered copyright certificate, picture, text and materials used in the creation of pre paid cash cards, pre paid money cards, pre paid monetary cards, pre paid currency cards, pre paid funds cards and pre paid bucks cards. Belonging exclusively to the authors, owners and inventors; John D. Taylor and Steve K. Taylor.

[0037]

o.) **35 U.S.C. 100 Definitions.** (a) The term "invention" invention or discovery-(b) the term "process" means process, art, or method and includes a new use of a known process, machine, manufacture, composition of matter, or material.

Pursuant To: (35 U.S.C. 100 Definitions) Applicants have invented and discovered a new method process and composition of matter or material that is a new and useful improvement of a known process of manufacturing a card, to sale for cash, that

in turn can be utilized to receive cash from a card or to use for payment as cash from a card having stored monetary value. Being a Taylor pre paid cash cards.

[0038]

p.) 35 U.S.C. 101 Inventions Patentable , Whoever invents or discovers any new and useful process, machine, manufacture, or composition of

matter, or any new and useful improvement thereof may obtain a patent therefore, subject to the conditions and requirements of this title.

Pursuant To; (35 U.S.C. 101 Inventions Patentable), Applicants have invented and discovered a new and useful process and improvement thereof, a composition of matter, materials and useful process to create and manufacture the Taylor pre paid cash cards.

[0039]

q.) Applicants has best presented AMENDMENTS to the Allowable Claims, Elements and Subject Matter which is currently (and originally) disclosed and defining added elements added to the claims that may also positively set forth the current invention to issue the applicants a GRANTED PATENT

Prayer

Pursuant To: (35 U.S.C. 100) and (35 U.S.C. 101) of this Amended Proposed Claims Patent petition of applicants. Applicants respectfully ask the examiner And Commissioner For Patents:

Pursuant To: 1.111, of a non-final Office action and,

Pursuant To: 1.114, a request for continued reexamination to revive a unintentional abandonment of applicants published Patent 09/973,626 and, issue a granted Patent for the applicants.

Pursuant To: 1.115 (a)(1) Preliminary
Page 5.

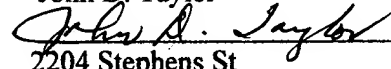
amendments , present at the filing date, is part of the original of the application.

Pursuant To: CFR 1.17 (m) and Petition For Revival Of An Application For Patent Abandoned Unintentionally Under 37 CFR 1.137 (b)

Applicants respectfully ask the Commissioner For Patents and examiners accept applicants "Amended" Claims, and action by Applicants and further consideration and request for a continued examination to revive a unintentional abandonment of applicants published Patent, that may positively set forth the current invention to be Granted a issued Patent.

Respectfully Submitted

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